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## CHAPTER E

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### MAJOR CAUSES OF TRAFFIC ACCIDENTS, INJURIES AND FATALITIES:

At least 70% of accidents leading to property damage, injuries and death on roadways is a result of human error, which can be avoided by using defensive driving techniques. Accidents are caused both by driver inattention and failure to observe the rules of the road. Always remember: getting behind the wheel of an automobile means that you are taking responsibility to operate a potentially dangerous piece of machinery safely.

The likelihood of an accident increases if the driver is under the influence of alcohol or drugs. Avoid driving if you are under the influence of alcohol or drugs. This includes prescription medication or over-the-counter medication that can cause drowsiness or other side effects. Consult the labeling on any medication or discuss its side effects with your doctor before driving.

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## CHAPTER F

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**WHAT TO DO IF YOU ARE INVOLVED IN AN ACCIDENT:** If you are involved in an accident, the following rules should always be followed:

1. **Always Stop After an Accident:** If you are involved in an accident, you must stop to provide information to the others involved in the accident and to any law enforcement officer. It is a crime to leave the scene of an accident and can result in the suspension of your driver license. If you are involved in an accident follow these rules:
  - a. **Alert other Drivers that An Accident Has Occurred:** Turn on your emergency signals, or use other means to let people know that there has been an accident.
  - b. **Contact the Police:** If there is any significant damage to any vehicle, contact the police. If there are any injuries to any person(s), make sure that the police are notified when contacted.
  - c. **Injuries:** If there are any injuries do not move the person(s) unless it is absolutely necessary; keep the person(s) lying down, quiet and warm.
  - d. **Exchange Information:** If there are no injuries, exchange information such as your name, address, license plate and drivers license number and insurance information.

- e. **Single Vehicle Accidents:** If you damage another vehicle or other property and the owner is not around, leave your name, address and telephone number on a note where the owner will be assured to see it. If the damaged property is in a location where a note would most likely not be found (such as public property including highway traffic signs, information signs, etc.), the driver must notify the sheriff in the county where the damaged property is located or a member of the Indiana State Police with the above mentioned information.
2. **Complete a Written Report of the Accident:** A written report of the accident must be sent to the Indiana State Police within ten (10) days of an accident that results in death, injury, or more than \$750 damage to property. This report is confidential; it cannot be used as evidence in a trial. A person who fails to report an accident may have his or her license suspended and may be subject to a fine. A crash report form can be obtained from any police officer.
  3. **Furnish Proof of Financial Responsibility:** After an accident, you must furnish proof to the Bureau of Motor Vehicles when required that, on the date of the accident, you had financial responsibility (i.e. an automobile liability insurance policy) in effect.